

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mark S Gelbs  
Debtor

Case No. 22-01871-MJC  
Chapter 7

District/off: 0314-5  
Date Rcvd: May 10, 2024

User: AutoDocke  
Form ID: 309A

Page 1 of 3  
Total Noticed: 34

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Mark S Gelbs, 167 Water Tower Circle, East Stroudsburg, PA 18301-9405
aty	#+ Christopher A DeNardo, Shapiro and DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
aty	+ Michael Patrick Farrington, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
tr	+ Jill E. Durkin, Durkin Law, LLC, 401 Marshbrook Road, Factoryville, PA 18419-9533
5499813	+ Blue Mountain Lake Club, 121 Pocahontas Road, Suite 3, East Stroudsburg, PA 18301-8129
5499814	Bureau Investment Group Port No 15 LLC, c/o Alpha Recovery Corp., 6912 S. Quentin St., Suite 10, Centennial, CO 80122
5499816	Commonwealth of Pennsylvania, Department of Revenue, PO Box 280431, Harrisburg, PA 17128-0431
5506454	+ Eileen Gelbs, 3178 Cherry Ridge Rd, Bushkill, PA 18324-7872
5499823	OneMain Financial Group LLC, 158 Eagles Glen Plaza, Suite 101, East Stroudsburg, PA 18301

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: ssavoa@ptd.net	May 10 2024 18:39:00	Steven R Savoia, Steven R Savoia, 621 Ann Street, Lower Rear, PO Box 263, Stroudsburg, PA 18360
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	May 10 2024 18:39:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
cr	+ EDI: PHINAMERI.COM	May 10 2024 22:39:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
cr	EDI: Q3GTBI	May 10 2024 22:39:00	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
cr	Email/Text: BankruptcyECFMail@mccalla.com	May 10 2024 18:39:00	US Bank Trust National Association, Not In Its Ind, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ EDI: PRA.COM	May 10 2024 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5500422	EDI: PHINAMERI.COM	May 10 2024 22:39:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5509481	EDI: Q3GTBI	May 10 2024 22:39:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
5499815	EDI: CAPITALONE.COM	May 10 2024 22:39:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
5499817	Email/PDF: creditonebknotifications@resurgent.com	May 10 2024 18:38:27	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5499818	EDI: IRS.COM		

5499819	^ MEBN	May 10 2024 22:39:00	Department of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5499820	Email/Text: ECF@fayservicing.com	May 10 2024 18:33:33	Enterprise Rent A Car PRM, Damage Recovery Unit BOB, PO Box 801988, Kansas City MO 64180-1988
5506455	EDI: PHINAMERI.COM	May 10 2024 18:39:00	Fay Servicing, LLC, 1601 LBJ Freeway, Suite 150, Farmers Branch, TX 75234
5506456	Email/Text: bk@lendmarkfinancial.com	May 10 2024 22:39:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
5505331	Email/Text: bk@lendmarkfinancial.com	May 10 2024 18:39:00	Lendmark Financial, 2118 Usher Street NW, Covington, GA 30014
5499821	Email/PDF: resurgentbknotifications@resurgent.com	May 10 2024 18:38:20	LVNV Funding LLC, Re: Credit One, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5499611	Email/PDF: resurgentbknotifications@resurgent.com	May 10 2024 18:38:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5499539	Email/Text: BankruptcyECFMail@mccalla.com	May 10 2024 18:39:00	US Bank Trust National Association, Not In Its, c/o c/o MCCALLA RAYMER LEIBERT PIERCE, L, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5499822	EDI: AGFINANCE.COM	May 10 2024 22:39:00	OneMain Financial Group LLC, PO Box 3251, Evansville IN 47731-3251
5533354	^ MEBN	May 10 2024 18:33:38	PPL Electric Utilities, 2 N 9th St, Allentown, PA 18101-1179
5499824	^ MEBN	May 10 2024 18:33:31	Tate & Kirlin Associates, Inc., 580 Middletown Blvd., Suite 240, Langhorne, PA 19047-1876
5500154	+ EDI: PRA.COM	May 10 2024 22:39:00	The Bureaus, Inc., c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5499825	+ Email/Text: bankruptcydepartment@tsico.com	May 10 2024 18:39:00	Transworld Systems Inc., 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
5508537	^ MEBN	May 10 2024 18:33:32	US Bank Trust National Association, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2024 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust logsecf@logs.com, cistewart@logs.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfcbis.com
Michael Patrick Farrington	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust mfarrington@kmllawgroup.com
Steven R Savoia	on behalf of Debtor 1 Mark S Gelbs ssavoia@ptd.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:****Mark S Gelbs**

Debtor 1:

First Name    Middle Name    Last Name

Social Security number or ITIN: XXX-XX-9962

EIN: \_\_\_\_\_

Debtor 2:

(Spouse, if filing)

First Name    Middle Name    Last Name

Social Security number or ITIN: \_\_\_\_\_

EIN: \_\_\_\_\_

United States Bankruptcy Court: Middle District of Pennsylvania

Date case filed in chapter: 13 9/29/22

Case number: 5:22-bk-01871-MJC

Date case converted to chapter: 7 5/10/24

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Mark S Gelbs	
2. All other names used in the last 8 years	aka Mark Gelbs, aka Mark Steven Gelbs	
3. Address	167 Water Tower Circle East Stroudsburg, PA 18301	
4. Debtor's attorney	Steven R Savoia Steven R Savoia 621 Ann Street, Lower Rear PO Box 263 Stroudsburg, PA 18360	Contact phone 570-972-2060 Email: ssavoia@ptd.net
5. Bankruptcy trustee	Jill E. Durkin Durkin Law, LLC 401 Marshbrook Road Factoryville, PA 18419	Contact phone 570-881-4158 Email: jilldurkinesq@gmail.com

**For more information, see page 2 >**

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: 5/10/24
<b>7. Meeting of creditors</b>	<b>June 11, 2024 at 10:00 AM</b>	<b>Location:</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  *Valid photo identification and proof of social security number are required*
		Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a> , Enter Meeting ID 819 597 0379, Click on Join using passcode 6228655530, or call 1-272-239-0678  For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>		Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Filing deadline: 8/10/24</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>		No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
<b>11. Creditors with a foreign address</b>		If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>12. Exempt property</b>		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.